

Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,
and its brazen cover up by The Pensions Ombudsman*

Complainant: Ian Clive McInnes
Email: ian.mcinnnes@yahoo.com.mx
Website: <https://www.elpobrecorderito.com/PersonalPensionFiasco/>

This document is part of the complete correspondence on the above website. This contains proof of criminal misconduct by two organisations that one would expect to act with the highest standards of probity. Their contempt for the law amounts to a gross breach of the trust the public must place in them.

Scottish Widows is guilty of fraudulent evasion of personal pension encashment (amongst numerous other instances of [cavalier customer treatment](#)). In particular, the assertion that their onerous (and in my case, impossible to satisfy) "verification" demands "*are required under UK legislation*" is a blatant false pretence. In fact, the government requires no verification whatever when there is an ongoing business arrangement, let alone the draconian, changing, and dreadfully documented demands of Scottish Widows.

The Pensions Ombudsman is guilty of criminal protection of Scottish Widows in its refusal (after a year of quite deliberate inaction and prevarication) to investigate and determine the above, as is required under the Pension Schemes Act 1993/2017. Instead, it has forced an [illegal "pragmatic solution" with SW](#).

Both the above organisations are also guilty of lies, deceit, and evasiveness. And if I were mistaken about SW's fraudulent verification requirements, the numerous statements on the matter that I have made to SW, TPO, and also TPAS would have been rebutted; instead they have met only with silence.

Document Details

Date Sent / Received	15 January 2019
Sender / Recipient / Medium	Tunde Adenubi (Senior Adjudicator) / Ian Clive McInnes / Email (via Mimecast)
Description	This is the covering letter for their Opinion of 15 January .
Website Links to More Info	Event Summary / Details (TPO)

-
- **Tunde Adenubi** <Tunde.Adenubi@pensions-ombudsman.org.uk>
-
- 15/01/2019 at 08:27:45 Expires: 14/02/2019 at 08:27:45
-
- **To: ian.mcinnnes@yahoo.com.mx** Details

Display Images

For your security, images are not being displayed. Consider this before displaying them.

1 Attachment(s) Total 2.1 MB View

Dear Mr McInnes

Scottish Widows Personal Pension Plan

We have looked at your complaint and all the information provided by you and Scottish Widows Limited (**Scottish Widows**). I now enclose Jane Stephen's Opinion on your complaint. A copy of this is also being sent to Scottish Widows.

Please be aware that our Opinions are often published on The Pensions Ombudsman website, therefore, for confidentiality purposes, your name has been anonymised. The system used is to refer to the applicant by their title, and the last letter of their surname.

If you and Scottish Widows tell me that you agree with the Opinion, or I do not hear from you by 30 January 2019, the investigation will come to an end on the terms explained in the Opinion. Your complaint will be treated as withdrawn, in line with our withdrawal procedures, because all parties have accepted the proposed outcome.

If you disagree with the Opinion, please reply to me via this email by 30 January 2019, providing any additional facts or reasons that you think support a different decision from mine. There is no need to repeat arguments already made or send information already provided.

Scottish Widows is being given the same opportunity to comment on the Opinion.

When we have received all the comments, we will look at the complaint again. We might need to make further enquiries. If our view is materially changed as a result of comments or further enquiries, we will issue a revised Opinion.

If you or Scottish Widows contest the Opinion, it can be referred to an Ombudsman to issue a final and binding decision. Please note: if we have said in the Opinion that an Ombudsman is unlikely to reach a different decision or make a different award, and you decide to ask for an Ombudsman's decision, it is possible that no award will be made by the Ombudsman, and any offer previously made to you by a party might be withdrawn by that party.

Please respond by the date shown above. I will consider reasonable requests for extensions to the deadline, so if you need more time to reply, please let me know as soon as possible, explaining why.

Yours sincerely

Tunde Adenubi (Mr) | Senior Adjudicator | 020 7630 2232

The Pensions Ombudsman

Follow us on: [Twitter](#) | [LinkedIn](#)

The information contained in this e-mail is confidential and may be privileged or contain restricted information. It is intended for the addressee only. If you are not the intended recipient, please delete this e-mail immediately and notify the sender. The contents of this e-mail must not be disclosed or copied without the sender's consent. We cannot accept any responsibility for viruses, so please scan all attachments.